



Linked Deposit Program Fiscal Year 2011 Annual Report

...Continuing to provide access to affordable financing to certified Minority and Women's Business Enterprises in challenging times...

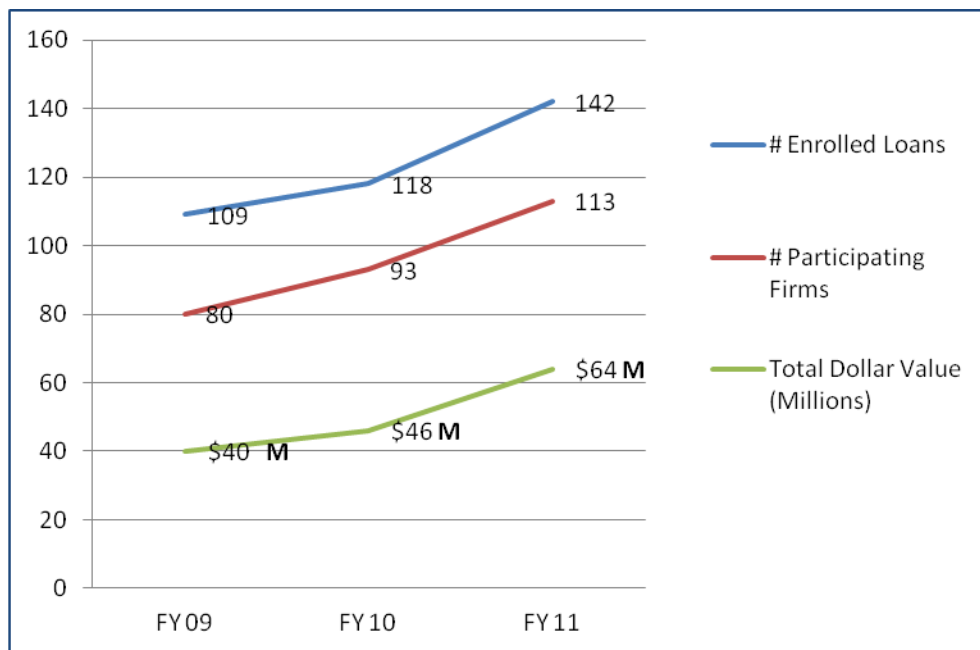


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Washington State Linked Deposit Program

Annual Performance Report FY 2011

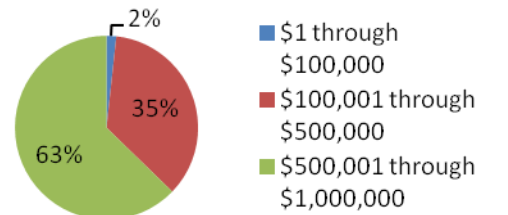
(July 1, 2010 – June 30, 2011)

Summary	<u>Count</u>	<u>Dollars</u>
Total Number of Loans Enrolled	142	
Number of Firms Enrolling Loans	113	
Total Dollar Value of Loans		\$64,170,422
Average Loan Amount		\$450,537
Total Full Time Jobs Created Saved	832	
Dollars added to State wide Tax Base*		\$51,327,949
Number of First Time Loans	78	
Total Dollar Value of First Loans		\$40,999,275
Average time Verification and funding	15 days	

Loan Details

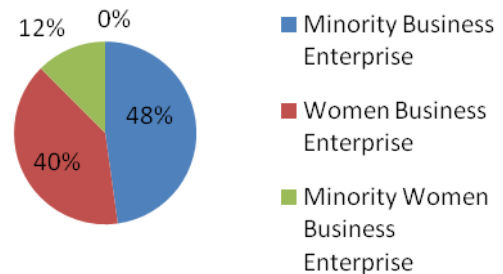
Loan Amount Range

\$1 through \$100,000	16	\$1,103,708
\$100,001 through \$500,000	75	\$22,675,183
\$500,001 through \$1,000,000	51	\$40,027,531
	142	\$64,170,422



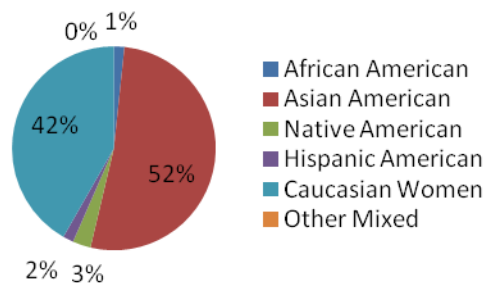
Loans by Certification Type

Minority Business Enterprise	59	\$31,015,256
Women Business Enterprise	64	\$25,058,328
Minority Women Business Enterprise	19	\$8,096,838
Combination Business Enterprise	0	\$0
	142	\$64,170,422



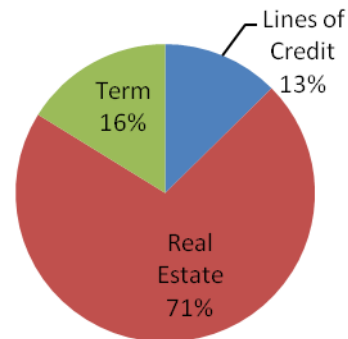
Loans by Ethnic Group

African American	4	\$1,078,280
Asian American	70	\$33,761,798
Native American	2	\$1,864,966
Hispanic American	2	\$1,100,000
Caucasian Women	64	\$26,365,378
Other Mixed	0	\$0
	142	\$64,170,422



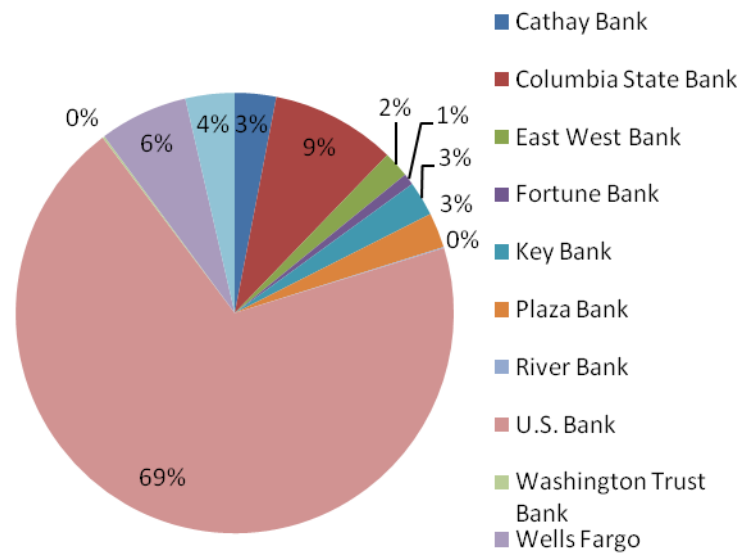
Loan Categories

Lines of Credit	30	\$8,073,087
Real Estate	85	\$45,720,817
Term	27	\$10,376,518
Total	142	\$64,170,422



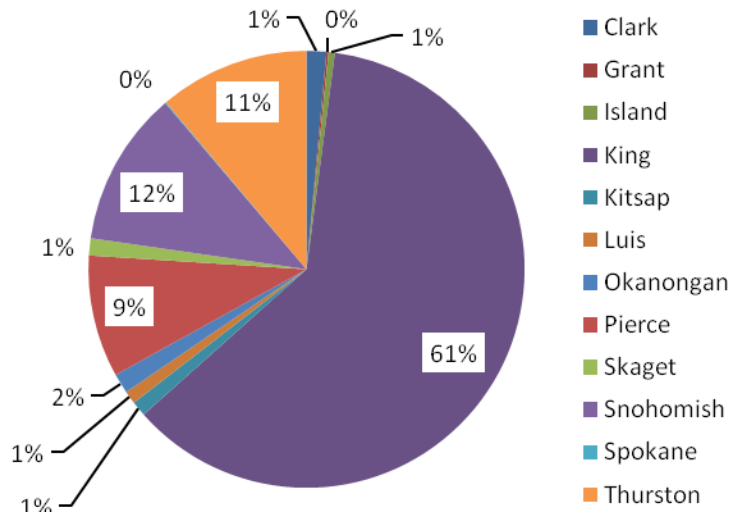
Bank Detail

Banks	Number Enrolled Loans	Enrolled Dollars Amount
Cathay Bank	2	\$1,971,118
Columbia State Bank	11	\$5,966,051
East West Bank	3	\$1,250,000
Fortune Bank	2	\$550,000
Key Bank	4	\$1,652,000
Plaza Bank	2	\$1,675,000
River Bank	1	\$50,000
U.S. Bank	103	\$44,379,053
Washington Trust Bank	1	\$100,000
Wells Fargo	10	\$4,229,200
West Coast Bank	3	\$2,348,000
	142	\$64,170,422



Loans by County

Counties	Number of Loans Enrolled	Dollars Amount of Loans Enrolled
Clark	1	\$948,000
Grant	1	\$100,000
Island	1	\$300,000
King	82	\$39,092,401
Kitsap	3	\$729,077
Luis	2	\$621,704
Okanogan	3	\$950,000
Pierce	15	\$5,868,065
Skagit	1	\$820,000
Snohomish	19	\$7,461,497
Spokane	1	\$50,000
Thurston	13	\$7,229,678
Total	142	\$64,170,422



Jobs Created & Saved by County*

Counties	F/T Saved	P/T Saved	F/T Created	P/T Created	Tot FT
Clark	20	3	7	0	28.5
Grant	1	0	0	2	2
Island			0	0	0
King	233	118	193	40	505
Kitsap	4	1	2	0	6.5
Luis	15	4	0	1	17.5
Okanogan	30	3	6	0	37.5
Pierce	55	39	15	10	94.5
Skagit	0	0	0	1	0.5
Snohomish	56	9	6	16	74.5
Spokane	5	1	1	0	6.5
Thurston	24	8	26	10	59
Total	443	186	256	80	832

*Data reported by participating firms

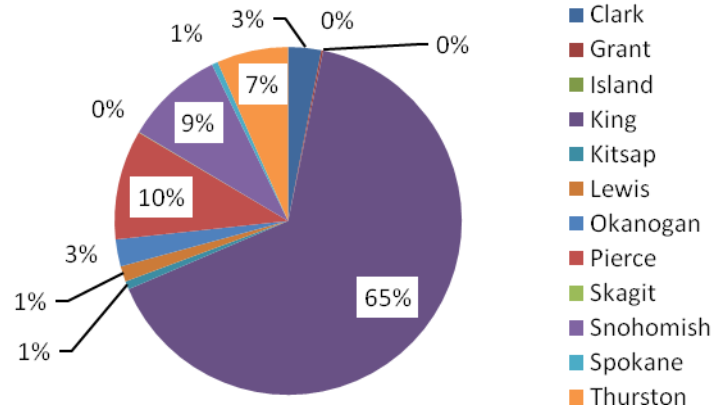
F/T Saved = Full Time Saved: 443; P/T Saved = Part Time Saved: 186

F/T Created = Full Time Created: 256; P/T Created = Part Time Created: 80

FT Saved + FT Created + (PT save + PT Created divided by half) equals Total Full Times Jobs 832

Tax Base of Jobs Created and Saved by County*

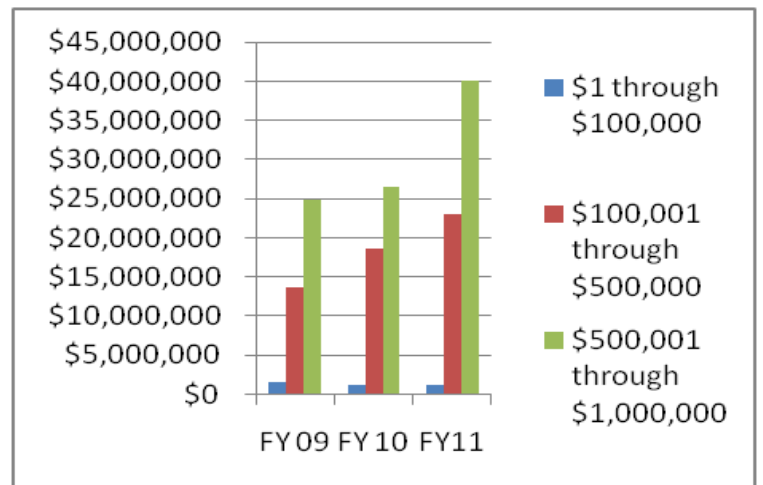
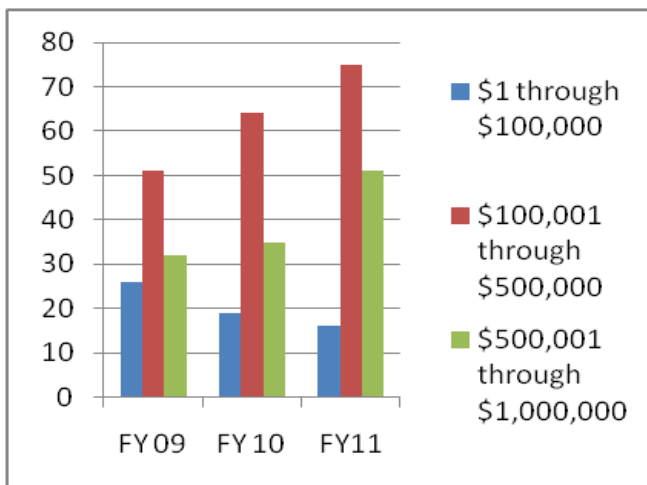
			Addition to Tax
Counties	Tot FT	MHIE*	Base by Counties
Clark	28.5	55,297	\$ 1,575,965
Grant	2	45,268	\$ 90,536
Island	0	55,268	\$ -
King	505	66,398	\$ 33,530,990
Kitsap	6.5	60,455	\$ 392,958
Lewis	17.5	42,407	\$ 742,123
Okanogan	37.5	34,533	\$ 1,294,988
Pierce	94.5	55,302	\$ 5,226,039
Skagit	0.5	54,548	\$ 27,274
Snohomish	74.5	63,587	\$ 4,737,232
Spokane	6.5	44,393	\$ 288,555
Thurston	59	57,988	\$ 3,421,292
Total	832		\$ 51,327,949



MHIE* = Median Household Income Estimates: Source OFM 2010 Median Household Income Estimates by County Projection for 2010.

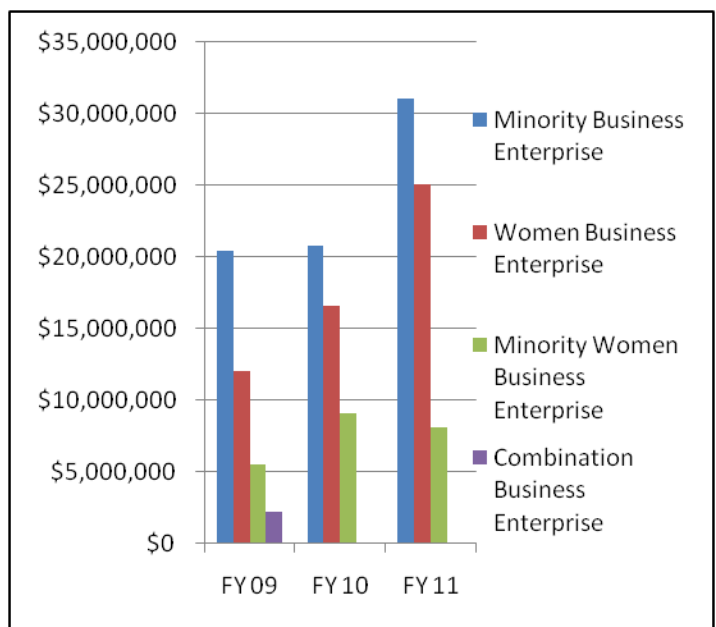
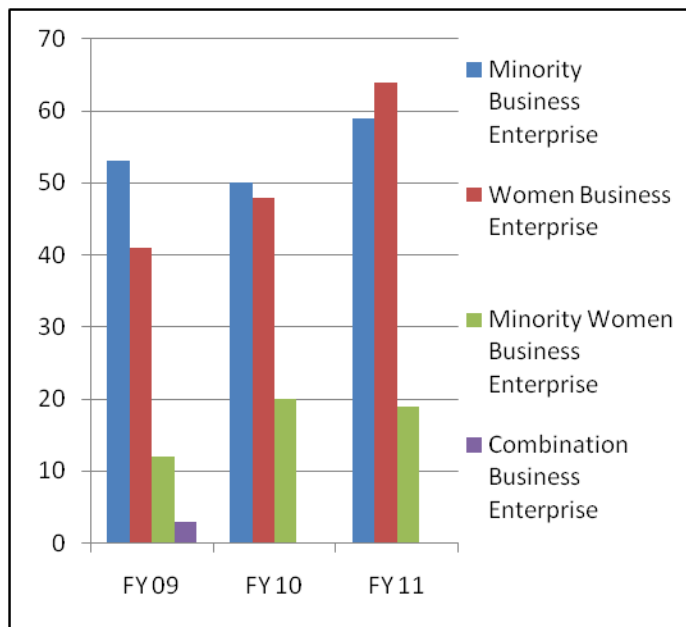
Loan Range Annual Comparison Fiscal Years 09, 10, & 11

Number of Loans			Loan Amount Range	Total Dollar Value of Loans		
FY 09	FY 10	FY11		FY 09	FY 10	FY11
26	19	16	\$1 through \$100,000	\$1,505,308	\$1,247,886	\$1,103,708
51	64	75	\$100,001 through \$500,000	\$13,683,623	\$18,695,962	\$23,039,183
32	35	51	\$500,001 through \$1,000,000	\$24,886,017	\$26,417,353	\$40,027,531
109	118	142	Total	\$40,074,948	\$46,361,201	\$64,170,422



Certification Type Loan Annual Comparison Fiscal Years 09, 10, & 11

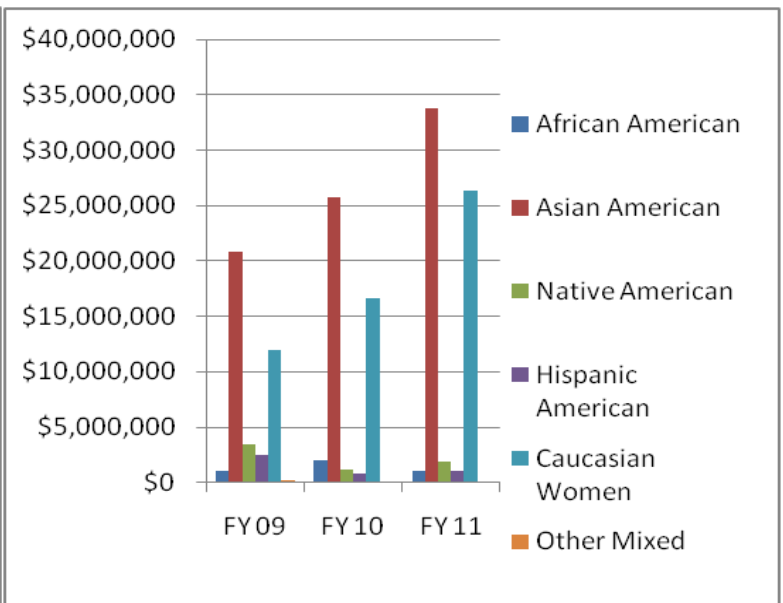
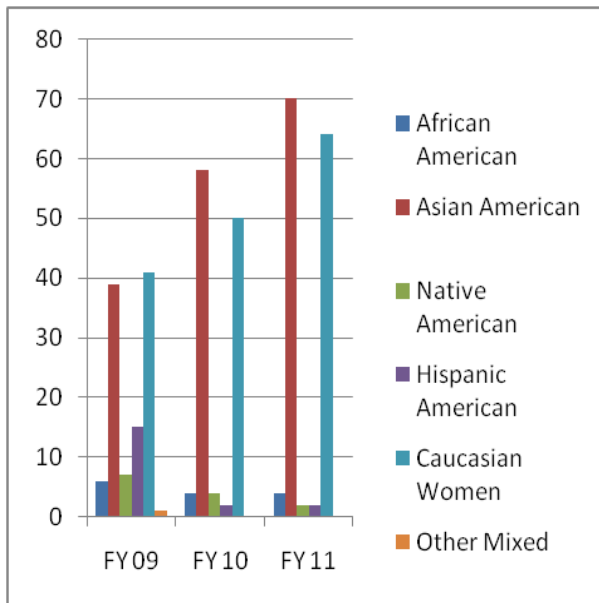
Number of Loans			Certification Type	Total Dollar Value of Loans		
FY 09	FY 10	FY 11		FY 09	FY 10	FY 11
53	50	59	Minority Business Enterprise	\$20,369,545	\$20,715,450	\$31,015,256
41	48	64	Women Business Enterprise	\$11,990,591	\$16,568,728	\$25,058,328
12	20	19	Minority Women Business Enterprise	\$5,519,239	\$9,077,023	\$8,096,838
3	0	0	Combination Business Enterprise	\$2,195,573	\$0	\$0
109	118	142	Total	\$40,074,948	\$46,361,201	\$64,170,422



Note: FY 09 data revision

Ethnic Group Loan Annual Comparison Fiscal Years 09, 10, & 11

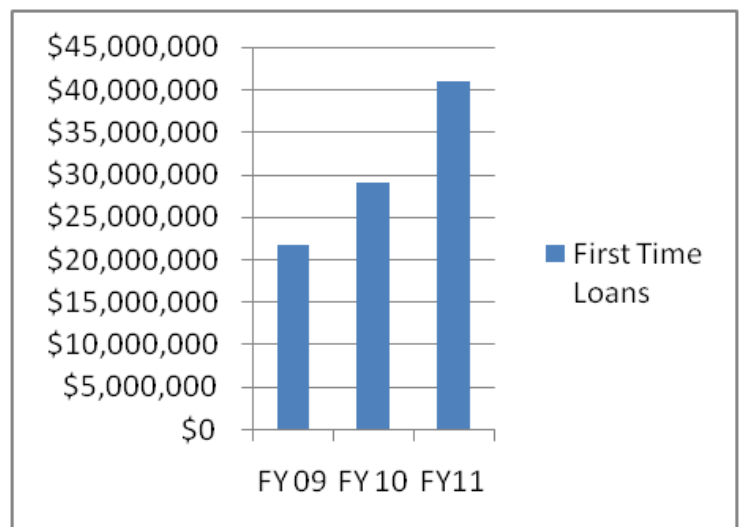
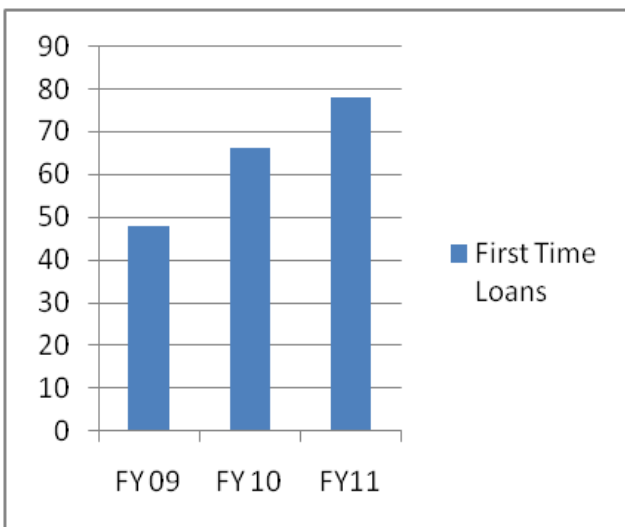
Number of Loans			Ethnic Group	Total Dollar Value of Loans		
FY 09	FY 10	FY 11		FY 09	FY 10	FY 11
6	4	4	African American	\$1,010,000	\$1,989,999	\$1,078,280
39	58	70	Asian American	\$20,785,230	\$25,773,912	\$33,761,798
7	4	2	Native American	\$3,484,901	\$1,136,051	\$1,864,966
15	2	2	Hispanic American	\$2,548,226	\$799,440	\$1,100,000
41	50	64	Caucasian Women	\$11,990,591	\$16,661,799	\$26,365,378
1			Other Mixed	\$256,000		
109	118	142	Total	\$40,074,948	\$46,361,201	\$64,170,422



Note: FY 09 data revision

First Time Loan Annual Comparison Fiscal Years 09, 10, & 11

Number of Loans			First Time Loans	Total Dollar Value of Loans		
FY 09	FY 10	FY11		FY 09	FY 10	FY11
48	66	78	Total	\$21,795,717	\$29,107,461	\$40,999,275



Jobs Participating Banks

AMERICAN WEST BANK

PLAZA BANK

BANK OF WHITMAN

RIVER BANK

BANNER BANK

RIVERVIEW BANK

CATHAY BANK

SECURITY STATE BANK

COLUMBIA STATE BANK

STERLING SAVINGS

EAST WEST BANK

TIMBERLAND BANK

HERITAGE BANK

UNION BANK

KEY BANK

US BANK

WASHINGTON TRUST

NORTH CASCADE NATIONAL
BANK

WELLS FARGO

NORTH COUNTY BANK

WEST COAST BANK

Current as of June 30, 2011